



**City of Pacific Grove**  
**COMMUNITY DEVELOPMENT DEPARTMENT - HOUSING DIVISION**  
**300 Forest Avenue, Pacific Grove CA 93950**  
**Email: tschaeffer@cityofpacificgrove.org, Phone: (831) 648-3199**

**MEMORANDUM**

TO: Mayor and City Council, Planning Commission  
 FROM: Housing Division  
 DATE: August 16, 2019  
 SUBJECT: **2019 INCOME GUIDELINES FOR HOUSING PROGRAMS**

The following table shows the recently received State CDBG Income guidelines for determining eligible income levels in Pacific Grove effective June 28, 2019. Income levels are used to determine eligibility in various City housing programs. These figures are updated annually.

Note: AMI = Area Median Income (Monterey County)

| MAXIMUM GROSS ANNUAL INCOME             | HOUSEHOLD SIZE                    |               |               |               |               |                |
|---|-----------------------------------|---------------|---------------|---------------|---------------|----------------|
|   | Number of people in the household |               |               |               |               |                |
|   | 1                                 | 2             | 3             | 4             | 5             | 6              |
| <b><u>EXTREMELY LOW (30% AMI)</u></b>   |                                   |               |               |               |               |                |
| Annual (\$)                             | <b>18,900</b>                     | <b>21,600</b> | <b>24,300</b> | <b>26,950</b> | <b>29,150</b> | <b>31,300</b>  |
| Monthly (\$)                            | 1,575                             | 1,800         | 2,025         | 2,246         | 2,429         | 2,608          |
| 30% of Monthly (\$)                     | 473                               | 540           | 608           | 674           | 729           | 783            |
| <b><u>VERY LOW INCOME (50% AMI)</u></b> |                                   |               |               |               |               |                |
| Annual (\$)                             | <b>31,450</b>                     | <b>35,950</b> | <b>40,450</b> | <b>44,900</b> | <b>48,500</b> | <b>52,100</b>  |
| Monthly (\$)                            | 2,621                             | 2,996         | 3,371         | 3,742         | 4,042         | 4,342          |
| 30% of Monthly (\$)                     | 786                               | 899           | 1,011         | 1,123         | 1,213         | 1,303          |
| <b><u>LOWER INCOME (60% AMI)</u></b>    |                                   |               |               |               |               |                |
| Annual (\$)                             | <b>37,740</b>                     | <b>43,140</b> | <b>48,540</b> | <b>53,880</b> | <b>58,200</b> | <b>62,520</b>  |
| Monthly (\$)                            | 3,145                             | 3,595         | 4,045         | 4,490         | 4,850         | 5,210          |
| 30% of Monthly (\$)                     | 944                               | 1,079         | 1,214         | 1,347         | 1,455         | 1,563          |
| <b><u>LOW INCOME (80% AMI)</u></b>      |                                   |               |               |               |               |                |
| Annual (\$)                             | <b>50,300</b>                     | <b>57,500</b> | <b>64,700</b> | <b>71,850</b> | <b>77,600</b> | <b>83,350</b>  |
| Monthly (\$)                            | 4,192                             | 4,792         | 5,392         | 5,988         | 6,467         | 6,946          |
| 30% of Monthly (\$)                     | 1,258                             | 1,438         | 1,618         | 1,796         | 1,940         | 2,084          |
| <b><u>AREA MEDIAN INCOME (100%)</u></b> |                                   |               |               |               |               |                |
| Annual (\$)                             | <b>51,850</b>                     | <b>59,300</b> | <b>66,700</b> | <b>74,100</b> | <b>80,050</b> | <b>85,950</b>  |
| Monthly (\$)                            | 4,321                             | 4,942         | 5,558         | 6,175         | 6,671         | 7,163          |
| 30% of Monthly (\$)                     | 1,296                             | 1,483         | 1,668         | 1,853         | 2,001         | 2,149          |
| <b><u>MODERATE (120% AMI)</u></b>       |                                   |               |               |               |               |                |
| Annual (\$)                             | <b>62,250</b>                     | <b>71,100</b> | <b>80,000</b> | <b>88,900</b> | <b>96,000</b> | <b>103,100</b> |
| Monthly (\$)                            | 5,188                             | 5,925         | 6,667         | 7,408         | 8,000         | 8,592          |
| 30% of Monthly (\$)                     | 1,556                             | 1,778         | 2,000         | 2,223         | 2,400         | 2,578          |

cc: City Manager, Finance, CDD Staff